

PLEASE READ THE ATTACHED INSTRUCTIONS CAREFULLY BEFORE COMPLETING THIS REPORT. All licensees must complete the report even if no business was conducted. See INSTRUCTIONS if no business was conducted .



To: COMMISSIONER OF CORPORATIONS, STATE OF CALIFORNIA

ANNUAL REPORT
LICENSEES ENGAGED IN BUSINESS UNDER THE
CALIFORNIA FINANCE LENDERS LAW
(Finance Lender and Broker)
For the Year Ended December 31, 2000

SCHEDULE A

GENERAL INFORMATION

1. Name of Licensee (*as shown on the license*)
and Address of Main Office:

--

2. Business Phone No.: () Fax No.: ()
Website Address:

3. Have you moved your business location or desire to change the address of your business in the near future?
YES [] NO [] (CHECK ONE)

If **yes**, complete the following:

NOTICE OF CHANGE OF ADDRESS:

New Address: _____

New Business Phone No.: () _____

Effective Date of Move:

Signature _____

Name and Title (Please type or print)

(The signature must be that of an authorized person, such as an officer, employee designated to handle licensing matters, a partner, or a sole proprietor.)

4. Office Hours: _____

CAUTION:THE REPORT WILL BE RETURNED IF THIS SCHEDULE IS NOT COMPLETED.

9. Type of Organization: ☐ Corporation
 ☐ Partnership
 ☐ Limited Liability Company
 ☐ Individual
 ☐ Other (specify) _____

Fax No.: (____) _____

VERIFICATION

STATE OF _____)
) SS.
COUNTY OF _____)

I, the undersigned, state: That I am an officer or general partner or the sole proprietor or have a position of similar proprietary interest of
(Insert name as shown on your license)

and I have read and signed this report and the documents filed herewith and know the contents thereof. I certify that the financial statements contained therein were prepared in conformity with generally accepted accounting principles consistently applied, and the statistical information supplied is to the best of my knowledge true and exact.

Complete Section (A) OR Section (B) as appropriate.

(A) IF LOCATED IN CALIFORNIA OR A STATE WHICH PERMITS A DECLARATION UNDER PENALTY OF PERJURY, COMPLETE THIS SECTION. NOTARIZATION IS NOT NECESSARY.

Date _____, _____ at _____, _____
(Month / Day) (Year) (City) (State)

I certify (or declare) under the penalty of perjury that the forgoing is true and correct.

Signature of Declarant

Name and Title (Please type or print)

E-mail Address

(B) IF LOCATED OUTSIDE CALIFORNIA AND IN A STATE WHICH DOES NOT PERMIT A DECLARATION UNDER PENALTY OF PERJURY, COMPLETE THIS SECTION. NOTARIZATION IS REQUIRED.

Date _____, _____
(Month / Day) (Year)

at _____
(City)

(State)

Signature of Affiant

Name and Title (Please type or print)

Subscribed and sworn to before me on

(SEAL)

_____, _____
(Month / Day) (Year)

Notary Public in and for said County and State

TABLE OF SCHEDULES TO BE COMPLETED

The schedules in this report must be completed in accordance with the following licensing authority and instructions under the California Finance Lenders Law (CFL):

A. If you are licensed as a **CFL LENDER**, the following schedules must be completed:

SCHEDULE	PAGE	SCHEDULE	PAGE
A	1 & 2	E	13
VERIFICATION	3	F	14 & 15
B-1	5 & 6	G	16, 17, & 18
B-1(a)	7	H	19
B-2	8	I	20
C-1	9	J	21
C-2	10	K	22 & 23
C-3	11		

B. If you are licensed as a **CFL BROKER**, the following schedules must be completed:

SCHEDULE	PAGE	SCHEDULE	PAGE
A	1 & 2	C-2	10
VERIFICATION	3	C-3	11
B-1	5 & 6	D	12
B-1(a)	7	J	21
B-2	8	K	22 & 23
C-1	9		

** If you are licensed as a CFL Broker only, discard Pages 13 through 20.*

C. If you are authorized to act as a **CFL LENDER and BROKER**, all schedules must be completed.

D. If any schedule is inapplicable, note "N/A" at the top of the schedule.

E. The verification on Page 3 must be completed on all reports.

UNSIGNED OR INCOMPLETE VERIFICATION WILL NOT BE ACCEPTED.

F. If no business was conducted under the license(s) during the calendar year 2000, only pages 1 through 11, 22 and 23 need to be completed. The remaining pages need not be submitted. "No business" means no loan was made, refinanced, or brokered in 2000, and no loan payment or broker fee was received in 2000. Also a statement must be completed at the bottom of the page 3 VERIFICATION stating that "No business was conducted under the license(s) during the calendar year 2000."

G. **Your annual assessment is based on the gross income reported from activities conducted under your California Finance Lenders Law (Schedule C-1, Statement of Income and Expense, Page 9, Line 1). Income earned from other state or federal licenses, activities not requiring a license, or activities conducted pursuant to licenses of other agencies should be reported on Schedule C-1, Page 9, Line 2.**

H. For the purposes of completing the 2000 Annual Report, all income derived from loans originated under the Personal Property Broker, Consumer Finance Lender, and/or Commercial Finance Lender Laws should be treated as income earned under the California Finance Lenders Law.

SCHEDULE B-1
BALANCE SHEET
AS OF DECEMBER 31, 2000
(Round to Nearest Dollar - Omit Cents)

Name of Licensee: _____

CFL File No. _____

ASSETS

- | | | |
|---|----|--|
| 1. Cash | \$ | |
| 2. Investments | | |
| 3. CFL Loans Receivables (<i>must equal Schedule B-2, line 6</i>) | | |
| 4. Other Receivables (<i>must equal Schedule B-2, line 14</i>) | | |
| 5. Reserves and Withholds by Banks and Finance Companies | | |
| 6. Fixed Assets (Less: <i>Accumulated Depreciation</i> \$ _____) | | |
| 7. Prepaid Expenses and Deferred Charges | | |
| 8. Commissions Receivable | | |
| 9. Other Assets | | |
| 10. Total Assets (<i>sum of lines 1 thru 9 and must equal line 22</i>) | \$ | |

LIABILITIES AND NET WORTH

- | | | |
|---|----|--|
| 11. Loans & Notes Payable from Third Parties | \$ | |
| 12. Loans & Notes Payable from Parents & Affiliates | | |
| 13. Bonds, Debentures, and Certificates of Indebtedness | | |
| 14. Accounts Payable | | |
| 15. Dealers Reserves and Withholds | | |
| 16. Accrued Taxes Other Than Income Tax | | |
| 17. Reserve for Income Taxes | | |
| 18. Credit Insurance Premiums Due Insurer | | |
| 19. Other Liabilities and Accruals | | |
| 20. Total Liabilities (<i>sum of lines 11 thru 19</i>) | \$ | |
| 21. Net Worth (<i>line 10 less line 20 and must equal Schedule B-1(a), line 10, 13, or 14</i>) | \$ | |
| 22. Total Liabilities and Net Worth (<i>add lines 20 & 21 and must equal line 10</i>) | \$ | |

NOTE: CFL stands for California Finance Lenders.

Fixed Assets include land, building, equipment, furniture & fixtures, automobiles, and leasehold improvement, less accumulated depreciation.

SCHEDULE B-1
(Continuation)
REQUEST FOR CONFIDENTIAL TREATMENT

Name of Licensee (as shown on the license): _____

CFL File Number: _____

PURSUANT TO SECTION 22159(a) OF THE FINANCIAL CODE, I REQUEST CONFIDENTIAL TREATMENT OF THE BALANCE SHEET. THE LICENSEE QUALIFIES FOR CONFIDENTIAL TREATMENT OF THE BALANCE SHEET AS A:

(CHECK ONE)

SOLE PROPRIETOR

☐

"NONPUBLICLY TRADED PERSON" (persons with securities owned by 35 or fewer individuals)

☐

By: _____
Signature of Declarant

Printed Name: _____

Position: _____

Caution: This section must be completed and be signed by an authorized person, if confidential treatment of the balance sheet is requested.

SCHEDULE B-1(a)
CALCULATION OF NET WORTH
AS OF DECEMBER 31, 2000
(Round to Nearest Dollar - Omit Cents)

Name of Licensee: _____

CFL File No. _____

FOR CORPORATION ONLY:

1. Common Stock \$ _____
2. Preferred Stock _____
3. Paid In Capital in Excess of Par _____
4. Less: Treasury Stock, Donated Stock, etc. (_____)
5. Total Capital (*sum of lines 1 thru 4*) \$ _____
6. Retained Earnings @ 01/01/00 \$ _____
7. Adjustments to Retained Earnings _____
8. Net Income or Loss (*from Schedule C-1, line 23*) _____
9. Retained Earnings @ 12/31/00 (*sum of lines 6 thru 8*) _____
10. **Total Net Worth** (*sum of lines 5 and 9 and must equal Schedule B-1, line 21*) \$ _____

FOR PARTNERSHIP ONLY:

11. Partnership Capital Accounts:

Name (General Partners)	Percentage	Amount
_____	_____	\$ _____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

12. Limited Partners (*total*) _____
13. Total Net Worth (*sum of lines 11 and 12 and must equal Schedule B-1, line 21*) \$ _____

FOR INDIVIDUALS, TRUSTEES, AND OTHERS:

14. Net Worth of Individuals, Trustees, and Others (*enter balance from Schedule B-1, line 21*) \$ _____

SCHEDULE B-2
ANALYSIS OF LOANS AND RECEIVABLES OUTSTANDING
AS OF DECEMBER 31, 2000
(Round to Nearest Dollar - Omit Cents)

<u>CALIFORNIA FINANCE LENDERS LOANS:</u> (A)	<u>Aggregate Balance</u>
1. Consumer Loans	\$ _____
2. Commercial Loans	_____
3. Subtotal (<i>sum of lines 1 and 2</i>)	\$ _____
4. Less: Unearned Pre-computed Charges	(_____)
5. Less: Allowance for Bad Debts	(_____)
6. Net California Finance Lenders Loans Receivables (<i>sum of lines 3 thru 5 and must equal Schedule B-1, line 3</i>)	\$ <u>_____</u>

<u>OTHER RECEIVABLES NOT SUBJECT TO CFL LICENSING REQUIREMENTS OF COMMISSIONER OF CORPORATIONS:</u> (B)	<u>Aggregate Balance</u>
7. Sales Contracts	\$ _____
8. Leases (<i>True leases</i>)	_____
9. Factoring	_____
10. Others	_____
11. Subtotal (<i>sum of lines 7 and 10</i>)	\$ _____
12. Less: Unearned Pre-computed Charges	(_____)
13. Less: Allowance for Bad Debts	(_____)
14. Net Other Receivables (<i>sum of lines 11 thru 13 and must equal Schedule B-1, line 4</i>)	\$ <u>_____</u>

NOTE :

(A) May include outstanding receivables originated under the Personal Property Broker, Consumer Finance Lender, and Commercial Finance Lender licenses.

(B) See Schedule B-2 of INSTRUCTIONS on classification of receivables.

SCHEDULE C-1
STATEMENT OF INCOME AND EXPENSES
FOR CALENDAR YEAR 2000
(Round to Nearest Dollar - Omit Cents)

INCOME

- | | | |
|--|----|-------------|
| 1. Gross Income from CFL Loans and CFL Brokered Loans (<i>from Schedule C-2, line 16</i>) . REPORT ONLY CFL GROSS INCOME ON THIS LINE . . . | \$ | |
| 2. Gross Income from All Other Business and Sources (<i>from Schedule C-3, line 7</i>) | | <hr/> |
| 3. Total Gross Income (<i>sum of lines 1 and 2</i>) | \$ | <hr/> <hr/> |

EXPENSES

- | | | |
|--|----|-------------|
| 4. Advertising and Promotion | \$ | <hr/> |
| 5. Professional Audit and Accounting Services | | <hr/> |
| 6. Insurance and Bond Premiums | | <hr/> |
| 7. Legal Services and Expenses | | <hr/> |
| 8. Occupancy Expenses | | <hr/> |
| 9. Provision for Bad Debt Allowance | | <hr/> |
| 10. Salaries and Bonuses: Employees | | <hr/> |
| 11. Salaries and Bonuses: Owners, Partners, Executives | | <hr/> |
| 12. Depreciation | | <hr/> |
| 13. License Fees and Taxes | | <hr/> |
| 14. Telephone and Utilities | | <hr/> |
| 15. Travel | | <hr/> |
| 16. Other Expenses | | <hr/> |
| 17. Total Expenses before Interest and Income Taxes (<i>sum of lines 4 thru 16</i>) | \$ | <hr/> <hr/> |
| 18. Income or (loss) before Interest and Income Taxes (<i>line 3 less line 17</i>) | \$ | <hr/> <hr/> |
| 19. Interest Paid to Bona Fide Third Parties | | <hr/> |
| 20. Interest Paid to Parent Company and Affiliates | | <hr/> |
| 21. Income or (Loss) before Income Taxes (<i>subtract lines 19 and 20 from line 18</i>) | \$ | <hr/> <hr/> |
| 22. Provision for Income Taxes | | <hr/> |
| 23. Net Income or (Loss) (<i>line 21 less line 22</i>) . (A) | \$ | <hr/> <hr/> |

NOTE : (A) If the licensee is incorporated, NET INCOME OR LOSS balance must agree with Schedule B-1(a), line 8.

SCHEDULE C-2
ANALYSIS OF INCOME RECEIVED FROM CFL LENDERS AND BROKERS LOANS
FOR CALENDAR YEAR 2000
(Round to Nearest Dollar - Omit Cents)

	Loans Under \$2,500 (Column 1)	Loans of \$2,500 & Over (Column 2)	Total (Column 3)
<u>CFL LENDERS AND BROKERS LOANS:</u>			
<u>CONSUMER LOANS:</u>			
1. Charges Earned or Collected from loans	\$ _____	\$ _____	\$ _____
2. Collection from Charged Off Accounts .	_____	_____	_____
3. Income from Credit Insurance	_____	_____	_____
4. Other Insurance Commissions	_____	_____	_____
5. Administrative Fees (<i>Loan Fees Charged by Lenders</i>)	_____	_____	_____
6. Commissions from Brokering CFL Consumer Loans (<i>from Schedule D, line 8</i>)	_____	_____	_____
7. Other income	_____	_____	_____
8. Total Consumer Loans Income (<i>sum of lines 1 thru 7</i>)	\$ <u> </u>	\$ <u> </u>	\$ <u> </u>
<u>COMMERCIAL LOANS:</u>			
9. Charges Earned or Collected from Loans			\$ _____
10. Collection from Charged Off Accounts			_____
11. Income from Credit Insurance			_____
12. Other Insurance Commissions			_____
13. Commissions from Brokering CFL Commercial Loans (<i>from Schedule D, line 13</i>)			_____
14. Other Income			_____
15. Total Commercial Loan Income (<i>sum of lines 9 thru 14</i>)			\$ <u> </u>
16. Total Gross Income from CFL Loans and CFL Brokered Loans (<i>sum of lines 8 Column 3 & 15 and must equal Schedule C-1, line 1</i>)			\$

CAUTION: The income reported on lines 1 through 16 is for income relating to your California Finance Lender license. It may include income attributable to loans made under the Personal Property Broker, Consumer Finance Lender, and Commercial Finance Lender Laws prior to July 1, 1995. It must be accurately reported. The total income reported will be the basis for the computation of your assessment to renew your license(s) for the coming fiscal year. Income not relating to your California Finance Lender license should be reported on Schedule C-3.

SCHEDULE C-3
ANALYSIS OF INCOME RECEIVED FROM OTHER BUSINESS AND SOURCES
FOR CALENDAR YEAR 2000
(Round to Nearest Dollar - Omit Cents)

ALL OTHER BUSINESS AND SOURCES:

1. Charges Earned or Collected	\$ _____
2. Other Interest or Return on Investment	_____
3. Collection from Charged Off Accounts	_____
4. Income from Credit Insurance	_____
5. Other Insurance Commissions	_____
6. Other Income (<i>please explain below</i>)	_____
7. Total Income from All Other Business and Sources (<i>sum of lines 1 thru 6 and must equal Schedule C-1, line 2</i>)	\$ _____

Please describe source of other income for line 6:

CAUTION: *Income reported on Lines 1 through 7 is only for income **not** related to your CFL license with Commissioner of Corporations. Any income earned related to your CFL license with Commissioner of Corporations must be reported on Schedule C-2. For guidelines on classification of receivables and income falling under the jurisdiction of Commissioner of Corporations under the CFL Law, please refer to Schedule C-3 of the attached INSTRUCTIONS.*

(Round to Nearest Dollar - Omit Cents)

have brokered loans to any lender licensed under the California Finance Lenders Law)

LIST COMMERCIAL LOANS BROKERED ONLY:[illegible]

have brokered loans to any lender not licensed under the California Finance Lenders Law)

TOTALS

SCHEDULE E
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY SIZE
FOR CALENDAR YEAR 2000
(Round to Nearest Dollar - Omit Cents)

CONSUMER LOANS ONLY

	<u>Loans of</u>	<u>Number of Loans</u>	<u>Principal Amount</u>
1.	\$ 499 or Less		\$
2.	500 to 1,999		
3.	2,000 to 2,499		
4.	2,500 to 4,999		
5.	5,000 to 9,999		
6.	10,000 or More		
7.	Total Consumer Loans Made (<i>sum of lines 1 thru 6</i>) . (A)		\$

COMMERCIAL LOANS ONLY

8.	\$ 5,000 or More		\$
9.	Total Commercial Loans Made . (B)		\$
10.	Total Loans Made - All Categories (<i>sum of lines 7 and 9</i>) . (C)		\$

NOTE : (A) Totals must equal Schedule F, line 27 and Schedule G, line 40.

(B) Totals must equal Schedule F, line 34 and Schedule G, line 49.

(C) Totals must equal Schedule F, line 35 and Schedule G, line 50.

SCHEDULE F
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY TYPE OF SECURITY
FOR CALENDAR YEAR 2000
(Round to Nearest Dollar - Omit Cents)

CONSUMER LOANS ONLY

<u>Type of Security</u>	<u>Number of Loans</u>	<u>Principal Amount</u>
<u>Loans Under \$2,500</u>		
1. Unsecured	_____	\$ _____
2. Personal Property (<i>household items</i>)	_____	_____
3. Automobiles and Other Motor Vehicles	_____	_____
4. Wage Assignment	_____	_____
5. Other Security	_____	_____
6. Total Loans Made (<i>sum of lines 1 thru 5</i>)	=====	\$ =====
<u>Loans \$2,500 to \$4,999</u>		
7. Unsecured	_____	\$ _____
8. Personal Property (<i>household items</i>)	_____	_____
9. Automobiles and Other Motor Vehicles	_____	_____
10. Wage Assignment	_____	_____
11. Other Security	_____	_____
12. Total Loans Made (<i>sum of lines 7 thru 11</i>)	=====	\$ =====
<u>Loans \$5,000 to \$9,999</u>		
13. Unsecured	_____	\$ _____
14. Personal Property (<i>household items</i>)	_____	_____
15. Automobiles and Other Motor Vehicles	_____	_____
16. Wage Assignment	_____	_____
17. Real Property	_____	_____
18. Other Security	_____	_____
19. Total Loans Made (<i>sum of lines 13 thru 18</i>)	=====	\$ =====

SCHEDULE F
(Continuation)
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY TYPE OF SECURITY
FOR CALENDAR YEAR 2000
(Round to Nearest Dollar - Omit Cents)

CONSUMER LOANS ONLY

Type of Security	Number of Loans	Principal Amount
<u>Loans \$10,000 and Over</u>		
20. Unsecured	_____	\$ _____
21. Personal Property (<i>household items</i>)	_____	_____
22. Automobiles and Other Motor Vehicles	_____	_____
23. Wage Assignment	_____	_____
24. Real Property	_____	_____
25. Other Security	_____	_____
26. Total Loans Made (<i>sum of lines 20 thru 25</i>)	=====	\$ =====
27. Total Consumer Loans Made (<i>sum of lines 6, 12, 19, & 26</i>) . (A)	=====	\$ =====

COMMERCIAL LOANS ONLY

28. Unsecured	_____	\$ _____
29. Personal Property	_____	_____
30. Automobiles and Other Motor Vehicles	_____	_____
31. Business Equipment	_____	_____
32. Real Property	_____	_____
33. Other Security	_____	_____
34. Total Commercial Loans Made (<i>sum of lines 28 thru 33</i>) . (B)	=====	\$ =====
35. Total Loans Made - All Categories (<i>sum of lines 27 and 34</i>) . (C)	=====	\$ =====

NOTE: (A) Totals must equal Schedule E, line 7 and Schedule G, line 40.
(B) Totals must equal Schedule E, line 9 and Schedule G, line 49.
(C) Totals must equal Schedule E, line 10 and Schedule G, line 50.

SCHEDULE G
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY RATES CHARGED
FOR CALENDAR YEAR 2000
(Round to Nearest Dollar - Omit Cents)

CONSUMER LOANS ONLY

<u>Annualized Rate of Charge</u>	<u>Number of Loans</u>	<u>Principal Amount</u>
<u>Loans under \$2,500</u>		
1. Step Rate: 2.5%, 2%, 1.5%, & 1% Per Month	_____	\$ _____
Alternate Rates:		
2. 1.6% Per Month	_____	_____
3. Federal Reserve Bank Rate plus 10%	_____	_____
Other Rates:		
4. Up to 14.999 APR	_____	_____
5. 15.000 to 19.999 APR	_____	_____
6. 20.000 to 24.999 APR	_____	_____
7. 25.000 to 29.999 APR	_____	_____
8. 30.000 to 34.999 APR	_____	_____
9. 35.000 to 39.999 APR	_____	_____
10. 40.000 or More APR	_____	_____
11. Variable Rates Based on Index	_____	_____
12. Total Loans Made (<i>sum of lines 1 thru 11</i>)	=====	\$ =====
<u>Loans \$2,500 to \$4,999</u>		
13. Up to 14.999 APR	_____	\$ _____
14. 15.000 to 19.999 APR	_____	_____
15. 20.000 to 24.999 APR	_____	_____
16. 25.000 to 29.999 APR	_____	_____
17. 30.000 to 34.999 APR	_____	_____
18. 35.000 to 39.999 APR	_____	_____
19. 40.000 or More APR	_____	_____
20. Variable Rates Based on Index	_____	_____
21. Total Loans Made (<i>sum of line 13 thru 20</i>)	=====	\$ =====

SCHEDULE G
(Continuation)
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY RATES CHARGED
FOR CALENDAR YEAR 2000
(Round to Nearest Dollar - Omit Cents)

CONSUMER LOANS ONLY

<u>Annualized Rate of Charge</u>		<u>Number of Loans</u>	<u>Principal Amount</u>
<u>Loans \$5,000 to \$9,999</u>			
22. Up to 14.999	APR	_____	\$ _____
23. 15.000 to 19.999	APR	_____	_____
24. 20.000 to 24.999	APR	_____	_____
25. 25.000 to 29.999	APR	_____	_____
26. 30.000 to 34.999	APR	_____	_____
27. 35.000 to 39.999	APR	_____	_____
28. 40.000 or More	APR	_____	_____
29. Variable Rates Based on Index		_____	_____
30. Total Loans Made (<i>sum of line 22 thru 29</i>)		=====	\$ =====
<u>Loans \$10,000 and Over</u>			
31. Up to 14.999	APR	_____	\$ _____
32. 15.000 to 19.999	APR	_____	_____
33. 20.000 to 24.999	APR	_____	_____
34. 25.000 to 29.999	APR	_____	_____
35. 30.000 to 34.999	APR	_____	_____
36. 35.000 to 39.999	APR	_____	_____
37. 40.000 or More	APR	_____	_____
38. Variable Rates Based on Index		_____	_____
39. Total Loans Made (<i>sum of line 31 thru 38</i>)		=====	\$ =====
40. Total Consumer Loans Made (<i>sum of lines 12, 21, 30, & 39</i>) . (A)		=====	\$ =====

NOTE : (A) Totals must equal Schedule E, line 7 and Schedule F, line 27.

SCHEDULE G
(Continuation)
CALIFORNIA FINANCE LENDERS
LOANS MADE OR REFINANCED DURING THE YEAR BY RATES CHARGED
FOR CALENDAR YEAR 2000
(Round to Nearest Dollar - Omit Cents)

COMMERCIAL LOANS ONLY

<u>Annualized Rate of Charge</u>		<u>Number of Loans</u>	<u>Principal Amount</u>
41. Up to 14.999	APR		\$
42. 15.000 to 19.999	APR		
43. 20.000 to 24.999	APR		
44. 25.000 to 29.999	APR		
45. 30.000 to 34.999	APR		
46. 35.000 to 39.999	APR		
47. 40.000 or More	APR		
48. Variable Rates Based on Index			
49. Total Commercial Loans Made (<i>sum of lines 41 thru 48</i>) . (B)			\$
50. Total Loans Made - All Categories (<i>sum of lines 40 & 49</i>) . (C)			\$

NOTE : (B) Totals must equal Schedule E, line 9 and Schedule F, line 34.

(C) Totals must equal Schedule E, line 10 and Schedule F, line 35.

**SCHEDULE H
CREDIT INSURANCE
GENERAL INFORMATION**

1. Give name(s) of insurance company(ies) underwriting your credit insurance.

Name: _____

Address: _____

2. Is (are) the insurance company(ies) described in Item 1 above a parent corporation, affiliated company, or in any other manner connected with the licensee reporting: Yes [☐] No [☐]

If answer to Item 2 is **Yes**, please explain:

3. Credit insurance premiums charged per year per hundred dollars of initial indebtedness:

Single Premium	Credit Life	Joint Coverage
\$ _____	Personal Property	\$ _____
\$ _____	Real Property	\$ _____
	Credit Disability	
\$ _____	Personal Property	\$ _____
\$ _____	Real Property	\$ _____
	Credit Loss-of-Income	
\$ _____	Personal Property	\$ _____
\$ _____	Real Property	\$ _____

4. Is the credit insurance premium deducted from the loan proceeds? Yes [☐] No [☐]

If the answer is **No**, please explain:

5. Are the credit insurance premiums that have been collected from the borrowers remitted in total to the carrier? Yes [☐] No [☐]

If the answer is **No**, please explain:

6. What is the age limit to qualify for credit insurance?

	Minimum	Maximum
Credit Life	_____	_____
Credit Disability	_____	_____
Credit Loss-of-Income	_____	_____

7. Does the credit disability policy contain a "14-day" non-retroactive provision? Yes [☐] No [☐]

If the answer is **No**, please explain:

8. List exclusions from coverage, if any:

SCHEDULE I
SALE OF LOANS TO INSTITUTIONAL INVESTORS AND MULTIPLE LENDER LOANS
FOR CALENDAR YEAR 2000
(Round to Nearest Dollar - Omit Cents)

1. Loans Sold (Pursuant to Section 22340, 22340.1, 22600 and 22600.1 Financial Code):

Report only those loans originated under your California Department of Corporations' CFL license(s), or purchased from an institutional lender, or another licensee pursuant to Division 9 of California Financial Code, and subsequently sold to institutional investors as defined in the California Financial Code.

No. of Loans Sold	Dollar Value of Loans Sold	Dollar Amount of Loans Sold Retained for Servicing	Servicing Fees Earned
	\$	\$	\$

Are these loans sold to institutional investors? _____

Did you sell any of those loans to affiliated companies? _____

Are trust accounts established for those loans serviced? _____

2. Loans Serviced:

Report all loans you service as of December 31, 2000.

Loan Type	Number of Loans	Balance	Servicing Fees Earned
Real Estate Secured		\$	\$
Non-Real Estate Secured		\$	\$

SCHEDULE J
OTHER BUSINESS ACTIVITIES

(Round to Nearest Dollar - Omit Cents)

This Schedule is to be completed on **any** activities conducted at the licensed location(s) in addition to the making and/or brokering of loans pursuant to your California Finance Lender licenses.

1. <u>Sale of Insurance Products</u>	<u>Insurer</u>	<u>2000 Revenue</u>
Credit Life Insurance		\$
Credit Disability Insurance		
Credit Loss of Income Insurance		
Accidental Death & Dismemberment		
Personal Property Insurance		
Real Estate Loan Insurance		
Others (<i>auto, whole life, etc.</i>)		

2. OTHER SERVICES PROVIDED (*Examples: loan servicing, leasing, automobile contracts, etc.*)

<u>Description of Services Provided</u>	<u>2000 Revenue</u>	<u>License Authority (If Applicable)</u>
	\$	

3. BUSINESS CONDUCTED PURSUANT TO THE COMMODITY BROKERS LAW OF 1990
(*Example: Sale and/or financing of precious metals or other commodities*)

<u>Describe Activity</u>	<u>2000 Revenue</u>	<u>License Authority (If Applicable)</u>
	\$	

4. OTHER BUSINESS ACTIVITY CONDUCTED AT LICENSED LOCATION (*If not included in Parts 1, 2, or 3 above.*)

<u>Describe Activity</u>	<u>2000 Revenue</u>	<u>License Authority (If Applicable)</u>
	\$	

5. List any other licenses held by licensee issued by State of California departments or agencies:

<u>Name of License</u>	<u>Name of Agency</u>	<u>License No.</u>

SCHEDULE K
DIRECTORY OF DIRECTORS, OFFICERS, BRANCH MANAGERS AND ANY PERSON OWNING OR
CONTROLLING (directly or indirectly) 10% OR MORE INTEREST OR EQUITY SECURITIES

(Please Type or Print Clearly)

Name of Licensee: _____ CFL File No. _____

For updating the Department's licensee files, please complete the following directory for **ALL** directors, officers, branch managers and any person (as defined in Section 22008 of the California Financial Code) holding 10 percent or more of the outstanding interests if the licensee is a partnership or if the licensee is a corporation, directly or indirectly controlling 10 percent or more of the outstanding equity securities. If the person was required to be included in the initial application or in a subsequent report of a changes in personnel, the person should be included in this directory.

A self-designed form may be used to substitute this schedule if any licensee has more than 21 directors, officers, branch managers and any person holding 10 percent or more of the outstanding interests if the licensee is a partnership or if the licensee is a corporation, directly or indirectly controlling 10 percent or more of the outstanding equity securities. A self-designed form should contain at a minimum the following information. Please be reminded that this schedule or a self-designed form by any licensee will be treated by the Department as public records and available for public viewing.

In addition to this directory, please submit the following documents for those individuals who did not submit them to the Department previously. Those documents are: (a) Statement of Identity and Questionnaire, (b) Affidavit Regarding Knowledge of Rules and Regulations, (c) Affidavit Regarding Knowledge of Broker Fees, and (d) a statement disclosing any kind of business interest ever held in any loan or loan brokerage company in California or any other State. Copies of forms will be provided upon request.

FULL NAME			POSITION HELD OR TO BE HELD	BUSINESS ADDRESS (Street, City, State & Zip Code)	DATE OF BIRTH	DRIVERS LICENSE NO. AND STATE
FIRST	MIDDLE	LAST				

(Continuation)

(Please Type or Print Clearly)

Name of Licensee: _____

CFL File No. _____

[illegible]